

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 18-20382 JAD
	)	Chapter 13
Richard G. Reiger	)	
Dana A. Reiger	)	Docket No.
<i>Debtors</i>	)	
	)	
Richard G. Reiger	)	
Dana A. Reiger	)	
<i>Movants</i>	)	Related to Doc. #71
	)	
vs.	)	
	)	
Ronda J. Winnecour, Esq., Trustee,	)	
<i>Respondent</i>	)	

**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the *CONSENT ORDER OF THE DEBTOR FOR POSTPETITION FINANCING* filed by Debtors. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Consent Order* is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing **shall not exceed \$25,000.00**; and
- (b) the monthly payments made under the financing agreement **shall not exceed \$450.00**; and
- (c) the interest rate **shall not exceed 21%**

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing which will include the details of the

automobile financing.

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to a lender that will be determined at the time of vehicle financing. A consent order providing for adequate protection payments for the new vehicle will be filed within 7 days of vehicle financing providing for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the post-petition vehicle lender.

6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Julie Frazee Steidl, Esquire

Dated: August 18, 2020



UNITED STATES BANKRUPTCY JUDGE  
Jeffery A. Deller

Case Administrator to Mail to:

Richard and Dana Reiger  
Kenneth Steidl, Esquire  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

Consented to:

/s/ Kate DeSimone  
Kate DeSimone, Esquire  
Office of the Chapter 13 Trustee

/s/ Kenneth Steidl  
Kenneth Steidl, Esquire  
Attorney for the Debtors

FILED  
8/18/20 9:47 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard G. Reiger  
 Dana A. Reiger  
 Debtors

Case No. 18-20382-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2020.  
 db/jdb +Richard G. Reiger, Dana A. Reiger, 311 Blaze Drive, Glenshaw, PA 15116-1011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Trust V bkgroup@kmlawgroup.com	SELECT PORTFOLIO SERVICING as servicer for ABS REO
James Warmbrodt on behalf of Creditor	Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor	ABS REO Trust V bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor	ABS Loan Trust V bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor	Ross Township jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor	County of Allegheny jhunt@grblaw.com,
Jeffrey R. Hunt on behalf of Creditor	North Hills School District jhunt@grblaw.com,
cnoroski@grblaw.com	
Jerome B. Blank on behalf of Creditor	BANK OF AMERICA, N.A. pawb@fedphe.com
Kenneth Steidl on behalf of Debtor Richard G. Reiger	julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com	
Kenneth Steidl on behalf of Joint Debtor Dana A. Reiger	julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com	
Keri P. Ebeck on behalf of Creditor	Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com	
Lauren Berschler Karl on behalf of Creditor	LOANCARE, LLC lkarl@rascrane.com,
lkarl03@yahoo.com	
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor	Peoples Natural Gas Company LLC sjw@sjwpgph.com,
srk@sjwpgph.com; PNGbankruptcy@peoples-gas.com	

TOTAL: 15